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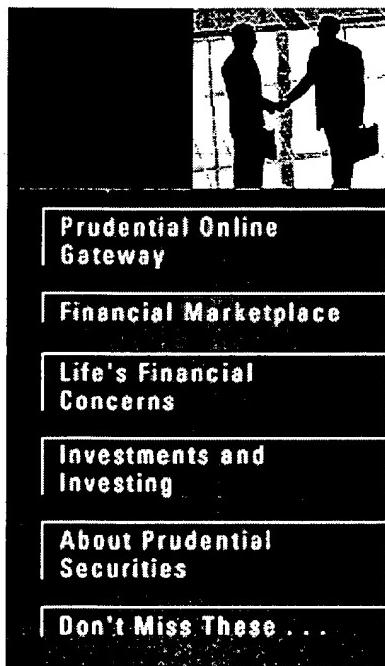
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2 pages	4 pages	5 pages	17 pages	28 pages	22 pages	6 pages
Oct 18, 1996 *	Feb 24, 1997 *	Jan 17, 1998 *	Jan 17, 1999 *	Mar 01, 2000 *	Jan 18, 2001 *	Jan 24, 2002
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		Oct 11, 1997 *	Nov 11, 1998 *	Feb 02, 1999 *	Mar 03, 2000 *	Feb 05, 2001 *
		Dec 10, 1997 *	Dec 05, 1998 *	Feb 08, 1999 *	Mar 03, 2000 *	Feb 24, 2001
			Dec 12, 1998 *	Feb 19, 1999 *	Mar 03, 2000 *	Mar 01, 2001 *
				Feb 23, 1999 *	Mar 04, 2000 *	Mar 01, 2001 *
				Feb 23, 1999 *	Apr 08, 2000 *	Mar 09, 2001 *
				Feb 24, 1999 *	May 10, 2000 *	Mar 31, 2001 *
				Feb 24, 1999 *	May 10, 2000 *	Apr 02, 2001 *
				Feb 24, 1999 *	May 10, 2000 *	Apr 04, 2001 *
				Feb 25, 1999 *	May 10, 2000 *	Apr 09, 2001 *
				Feb 25, 1999 *	May 19, 2000 *	Apr 18, 2001 *
				Apr 24, 1999 *	Jun 10, 2000 *	May 09, 2001 *
				Apr 29, 1999 *	Jun 19, 2000 *	Jun 13, 2001 *
				Aug 23, 1999 *	Jun 20, 2000 *	Jun 19, 2001
				Nov 12, 1999 *	Jun 21, 2000 *	Jul 11, 2001
					Jul 06, 2000 *	Jul 13, 2001
					Aug 15, 2000 *	Jul 21, 2001
					Aug 16, 2000 *	Aug 12, 2001
					Oct 04, 2000 *	Nov 01, 2001
					Oct 12, 2000 *	Dec 01, 2001
					Oct 17, 2000 *	
					Oct 18, 2000 *	
					Oct 18, 2000 *	
					Nov 10, 2000 *	
					Nov 10, 2000 *	
					Dec 06, 2000 *	

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Welcome to our Virtual Branch Office. We're delighted you're here--I'm your Virtual Financial Advisor. Not to be mistaken for a real-life Financial Advisor, I'm here to guide you through virtual consultations. My objective is to help you better understand investing, investments and your financial goals, as well as keep you up-to-date on the financial markets. You're under no obligation to do, or buy, anything. As I like to say, "The more you know, the more we can help you."

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Financial Marketplace

Click here for time-sensitive information that is usually reserved for our clients--direct from our strategists, economists, analysts, traders.

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Investments and Investing

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**Life's Financial
Concerns**

It's been our experience
that these are the areas
that concern investors
the most. Here's what
you may need to know...

Don't Miss These...

I haven't done my job as
your Virtual Financial
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these...

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Virtual Branch Office

Investment Personality Quiz

Children

Parents

Health

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Business

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Retirement

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life's financial concerns

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Do any of these questions sound familiar?

- What path will my career take?
- Do my parents have enough money?
- What about my health?
- What kind of retirement should I expect?
- When should I retire?

Even though your concerns can sometimes be simplified into neat categories, such as those below, I realize that there are no easy answers. The good news is that there are ways to plan for your future so that your dreams and aspirations can be achieved. I'm delighted to provide as much assistance as I can, but, as a Virtual Financial Advisor, there's only so much I can do. The resources, advice and services you'll need to plan for your financial concerns are better discussed with a Prudential Securities Financial Advisor.

Personality Quiz

How does your personality motivate your financial decision making?

Health

Are you concerned about your health, or that of a loved one?

Parents

Plan for the well being of your parents.

Retirement

Are you on your way toward a comfortable, financially-secure retirement?

Taxes

Strategies and advice that may help you reduce or minimize your tax liabilities.

Lifestyles

Proper financial planning can help to enhance your current lifestyle.

Investments

Your financial needs require a custom-made financial plan.

Children

Plan ahead to ensure that the financial needs of your children will be met.

Spouse

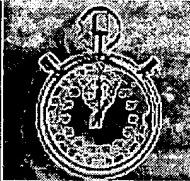
Business

Have you and your spouse properly planned for the unexpected? There are many aspects of financial planning for your business that you may not have considered...

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Life's Financial Concerns

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life's financial concerns

Investment Personality Quiz

Your Sex: male female

Your Age: under 18 18 to 30 31 to 45
 46 to 54 55 and over

Your Annual Household Income: Less than \$50,000 \$50,000 to \$100,000 More than \$100,000

For each statement, choose the response that most accurately reflects your feelings or behavior.

	Exactly Like Me	Somewhat Like Me	Not very Much Like Me	Not At All Like Me
--	-----------------	------------------	-----------------------	--------------------

a. I generally prefer to stay in a familiar situation, rather than take a chance on a new situation.

b. I am usually the one who "gives in" when my plans conflict with the plans of those around me.

c. I think it is very important to become an accomplished and active investor.

d. On most financial decisions, I follow my instincts.

	Exactly Like Me	Somewhat Like Me	Not very Much Like Me	Not At All Like Me
--	-----------------	------------------	-----------------------	--------------------

e. Over the past three years, I have been very satisfied with the rate of return on my investments.

f. The ups and downs of the stock market make me feel nervous.

g. I am open to considering new investment opportunities and strategies.

h. A sense of personal accomplishment motivates me to become involved in financial-planning and investment-activities.

Exactly Like Me	Somewhat Like Me	Not very Much Like Me	Not At All Like Me
-----------------------	---------------------	-----------------------------------	--------------------------------

i. Financial terminology is often confusing to me.

j. I often put off making financial decisions because I am afraid of making a mistake.

k. I think investing is just too risky.

l. I am optimistic about what the future holds for the economy.

m. Saving and investing are pointless unless you have a lot of money to work with.

Exactly Like Me	Somewhat Like Me	Not very Much Like Me	Not At All Like Me
-----------------------	---------------------	-----------------------------------	--------------------------------

n. My lack of knowledge about investments keeps me from becoming more involved in financial planning activities.

o. I like to thoroughly research an investment before deciding whether or not to invest.

p. I am willing to take substantial financial risk in the hope of making substantial monetary gain.

q. I often feel that I don't have enough control over the direction my life is taking.

Exactly Like Me	Somewhat Like Me	Not very Much Like Me	Not At All Like Me
-----------------------	---------------------	-----------------------------------	--------------------------------

r. Conversations about money and investing are boring to me.

s. I have a good understanding of financial planning principles.

t. I have established a specific

savings and investment goal.

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Investment Personality Quiz

**Your score is 50.
Comfort Zone**

Click [here](#) for your evaluation.

20 to 39 Points: Caution Zone

According to this test, you may be too occupied with the ups and downs of daily living to spend time planning and investing for your future. You may feel that investing is pointless because you do not have a lot of money to work with or feel that only guaranteed and liquid investments are right for you. You may also tend to concentrate on your short-term needs rather than long-term. Your cautious nature and preference for the familiar may keep you from exploring investment choices that offer the potential for higher return.

Here's What We Suggest You Can Do

- Subscribe to popular financial publications such as *The Wall Street Journal*, *Money*, *Worth* or *Kiplinger's Personal Finance Magazine* to become more familiar with investing and financial planning.
- Attend [educational investment-planning seminars](#).
- Set long- and short-term financial goals. When do you want to retire? Do you plan to pay for your children's education? Do you want to buy a house or maybe a vacation home? Think about how much these goals will cost.
- Build a reserve fund of three to six months' income that can be used for emergencies, before you begin investing.
- Take inventory of your assets and liabilities to determine your net worth.
- Continue your educational efforts with a special emphasis on risk and the historical returns of different types of investments. Recognize that the greatest risk to your financial security may be failure to allocate part of your investment dollars to "riskier" long-term instruments -- investments that historically have provided for growth of principal and rates of return that beat inflation.
- Consider making regular investments in any amount you can afford, even as little as \$50 a month. By investing regularly, you buy more shares when prices are low and fewer shares when prices are high. This approach, called dollar-cost averaging, puts the power of time and compounding on your side, so you don't have to worry about choosing the right time to invest. However, dollar-cost averaging does not assure a profit or protect against loss in declining markets. Because this strategy involves periodic investments, you should consider your financial ability and willingness to continue purchases through periods of low price levels.

- Start an Individual Retirement Account (IRA) and make annual contributions.

40 to 59 Points: Comfort Zone

According to this test, you tend to feel in control of the direction your life is taking. You're likely to be optimistic about the future and realize the importance of taking responsibility for your own financial future. There's one problem with being in the Comfort Zone: it's too comfortable.

If you're not careful, you may fail to change your investment strategy as your situation changes or as the markets change. Don't let complacency keep you from insuring your own financial security.

Here's What We Suggest You Can Do

Review the action steps listed in the previous sections and:

- Work with an experienced professional to develop--and implement--a financial plan that recommends investments appropriate for your financial situation, your goals, your risk tolerance and market conditions. Your financial plan also should consider your insurance needs.
- Consider opening a brokerage account. Opening an account is easy; it can be done in person or over the phone. In order to open the account, you'll have to provide your name, address, occupation, social security number and citizenship. You'll also want to tell your new Financial Advisor about your investment objectives and risk tolerance. With your brokerage account, you can invest in stocks, bonds, money-market funds, mutual funds, certificates of deposit and most other investments.
- Just as you go to your doctor for regular checkups, your financial plan should have regular checkups. Develop the habit of having an annual review of your financial plan with a Financial Advisor.
- Continue your educational efforts. Learn more about unfamiliar investments and portfolio management.

60 to 80 Points: Action Zone

You are either an active and accomplished investor or are ready to become one. You are likely to be open to a full range of investment choices. You also recognize the importance of planning and preparing for the future.

Here's What We Suggest You Can Do

Review the action steps listed in the previous sections and:

- Review your asset allocation with your Financial Advisor to be sure it fits your needs. Asset allocation, which is the determination of how much money you should invest in stocks, bonds and cash equivalents, is the most important investment decision you can make. Asset allocation is said to account for over 90% of your portfolio's performance, year after year.
- Consider opening a brokerage account that provides cash-management services. These accounts allow you to combine your checking, money-market

funds and investment account in one comprehensive, easy-to-manage system.

- Explore the use of margin to leverage your investment power or to have a ready source of credit for other purposes.
- Have your Financial Advisor review your portfolio, security by security, to be sure each is still appropriate for your financial goals and current market conditions.
- Consider a portfolio-management program that gives you access to professional money managers used by large institutional clients.
- Develop an estate plan or have your current plan reviewed.
- Work with your Financial Advisor and tax advisor to determine if tax-deferred investments are appropriate for you.

Finally . . .

Making investment decisions that are right for you is essentially a process of evaluating alternatives by using both subjective and objective criteria. The appropriate psychological traits that lead to financial prowess can be developed and nurtured. Regardless of your decision-making style or your investment zone, you can become an active, confident and accomplished investor.

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- **A Word About Security**
- **Visit Prudential Securities' Virtual Branch Office**

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Visit Prudential Securities' Virtual Branch Office

While you are on-line, be sure to visit [Prudential Securities' Virtual Branch Office](#) to view [educational information about investing and investments, market commentary from Prudential](#)

Securities' research analysts, an Investment Personality Quiz and much more.

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Life's Financial Concerns

Investment Personality Quiz

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life's financial concerns

Investments

I recognize the need for guidance when it comes to investing. Your unique financial concerns and objectives must be met with a tailor-made investment program. In this discussion, I will introduce some ideas that you may not have encountered, as well as provide links to other parts of the Virtual Branch Office to assist you as you plan to meet your financial goals.

Did you know that...

- A significant part of your total investment return is determined by how your assets are allocated?

More than any other factor, asset allocation was by far the largest contributor to total return, according to studies published in the Financial Analysts Journal in 1986 and again in 1991. In fact, the Brinson, Beebower study shows that 91.5% of a portfolio's return was determined by long-term strategic asset allocation.

- Even with a smaller account, you can get the benefits of individual money management?

If you have at least \$100,000 to invest, the Managed Asset Consulting Services (MACS) program at Prudential Securities allows you to invest with 30 nationally known investment advisors. These money managers usually only accept accounts with \$1 million and up, but in the MACS program, your portfolio receives the same resources as some of the country's largest pension funds. Speak to a Prudential Securities Financial Advisor to find out if professional money management is suitable for you.

- Hypothetically, over a 25-year period, a 1% increase in your average annual return can provide you with almost 25% more assets?

This is the power of compounding. If you invested \$10,000 in 1970, and it grew annually at 8% with dividends and gains reinvested, your investment would have grown to \$63,412 at the end of 1994.

(Compare your own numbers using our [wealth accumulation calculator](#).) However, if your investment had grown at 9%, your portfolio would be worth \$79,111-- almost a 25% difference!

This hypothetical example is for informational purposes only. It is not intended to represent any specific investment, and is not indicative of past, present or future performance.

- There are over 21,000 registered investment advisors in the United States who believe they are capable of managing your money?

Not all of the 21,000 registered advisors out there are worthy of managing your money. In order to provide you with the most learned investment advisors, at Prudential Securities, we conduct in-depth research. Below is the process we follow when selecting the appropriate advisor for you:

--the manager must have a five-year track record.

--the manager must have at least three investment professionals.

--the manager must have \$100 million in assets.

--the manager must be registered in good standing with the SEC.

--the manager must not have any regulatory problems.

These criteria yield 400 "qualified" managers with whom a Prudential Securities Financial Advisor is able to discuss with clients.

- In the post-war period (1940 through 1995), there has never been a ten-year investment period where stocks (as defined by the S&P 500) have lost money?

Reviewing rolling ten-year investment periods from 1940 through 1995, the S&P 500 provided an investor with no negative returns. Maintaining a long-term horizon is critical when investing in stocks and, as history has shown, time is definitely on our side. Of course, past performance does not guarantee future results. Your individual investment results will vary and investors cannot directly purchase the S&P 500.

After you've ordered the information, let's discuss one of the following: Taxes, Business, Investing in Stocks and Bonds, Investment Strategies, Retirement Planning and More and Mutual Funds. Also, take our Investing Personality Quiz and check out our six daily Market Commentaries.

If you'd like assistance in helping to meet your financial goals, I can put you in touch with a Prudential Securities Financial Advisor though the Financial Advisor Locator. I also suggest you find a Prudential Securities seminar or event near you.

[Return to "Life's Financial Concerns."](#)

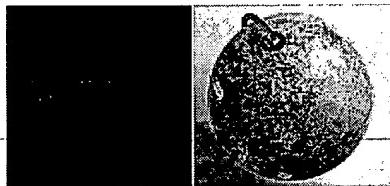
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